United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 23-00851-HWV
David S. Clement Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 3
Date Rcvd: Apr 20, 2023 Form ID: 309I Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2023:

| Recip ID | | Recipient Name and Address |
|----------|---|---|
| db | + | David S. Clement, 409 Prince Street, Harrisburg, PA 17109-3020 |
| 5535197 | | 13 Members 1st Federal Credit Un, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303 |
| 5535199 | | Bureau of Account Managment, Attn: Bankruptcy, 3607 Rosemont Ave, Ste 502, Camp Hill, PA 17011-6943 |
| 5535204 | + | Lower Paxton Township Sewer Authority, 425 Prince St., Harrisburg, PA 17109-2892 |
| 5535220 | + | Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001 |
| 5535205 | | Penn State Health, PO Box 829725, Philadelphia, PA 19182-9725 |
| 5535206 | | Pennsylvania Department of Revenue, Bureau of Compliance PO Box 280948, Harrisburg, PA 17128-0948 |
| 5535207 | + | Pennsylvania Psychiatric Institute, 2501 N. 3rd St., Harrisburg, PA 17110-1904 |
| 5535209 | | Ppl Electric Utilities, 27 Fairview St, Carlisle, PA 17015-3200 |
| 5535212 | | South Central Ems, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303 |
| 5535214 | | Torres Crdit, Attn: Bankruptcy, PO Box 189, Carlisle, PA 17013-0189 |
| 5535216 | | UPMC Pinnacle, PO Box 826813, Philadelphia, PA 19182-6813 |
| 5535223 | | United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754 |
| | | |

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Standard Time. | | | |
|----------------|--|---------------------------|--|
| Recip ID aty | Notice Type: Email Address Email/Text: jmh@johnhyamslaw.com | Date/Time | Recipient Name and Address |
| uty | | Apr 20 2023 18:43:00 | John Matthew Hyams, Law Offices of John M. Hyams, 2023 N 2nd St, Harrisburg, PA 17102 |
| tr | Email/Text: info@pamd13trustee.com | Apr 20 2023 18:43:00 | Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036 |
| ust - | Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV | Apr 20 2023 18:43:00 | United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722 |
| 5535198 | Email/PDF: bncnotices@becket-lee.com | Apr 20 2023 18:49:51 | American First Finance, Attn: Bankruptcy, PO Box 565848, Dallas, TX 75356-5848 |
| 5535200 | EDI: CAPITALONE.COM | Apr 20 2023 22:34:00 | Capital One, PO Box 31293, Salt Lake City, UT 84131-0293 |
| 5535201 | Email/Text: dylan.succa@commercialacceptance.net | Apr 20 2023 18:43:00 | Commercial Acceptance Company, Attn: Bankruptcy, 2300 Gettysburg Rd, Ste 102, Camp Hill, PA 17011-7303 |
| 5535202 | Email/Text: Collections_Bankruptcies@encoreexchange.com | m Apr 20 2023 18:43:00 | Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238 |
| 5535203 | EDI: CCS.COM | Apr 20 2023 22:34:00 | Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679 |
| 5535218 | Email/Text: ra-li-occ-esbkpt-hbg@pa.gov | Apr 20 2023 18:43:00 | Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106 |
| 5535219 | EDI: IRS.COM | Apr 20 2023 22:34:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 5535495 | Email/Text: inchargehq@westcreekfin.com | Apr 20 2023 18:44:00 | Koalafi, 424 Hull Street Suite 400, Richmond, VA 23224-4114 |
| | | | |

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| - | | | |
|---------|--|----------------------|--|
| 5535222 | EDI: PENNDEPTREV | Apr 20 2023 22:34:00 | PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946 |
| 5535222 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Apr 20 2023 18:43:00 | PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946 |
| 5535435 | EDI: PENNDEPTREV | Apr 20 2023 22:34:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946 |
| 5535435 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Apr 20 2023 18:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946 |
| 5535208 | Email/PDF: ebnotices@pnmac.com | Apr 20 2023 18:49:49 | Pennymac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387 |
| 5535210 | Email/PDF: RACBANKRUPTCY@BBANDT.COM | Apr 20 2023 18:50:06 | Regional Acceptance Co, Attn: Bankruptcy, PO Box 1487, Wilson, NC 27894-1487 |
| 5535211 | EDI: CCS.COM | Apr 20 2023 22:34:00 | Safeco In., PO Box 607, Norwood, MA 02062-0607 |
| 5535213 | + Email/Text: susan.maria-martinka@uhsinc.com | Apr 20 2023 18:44:00 | The Horsham Clinic, 722 E. Butler Pike, Ambler, PA 19002-2310 |
| 5535221 | Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov | Apr 20 2023 18:43:00 | U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044 |
| 5535215 | Email/Text: bkrcy@ugi.com | Apr 20 2023 18:44:00 | UGI UTILITIES, INC., P.O. Box 13009, Reading, PA 19612-3099 |
| 5535217 | EDI: WFFC2 | Apr 20 2023 22:34:00 | Wells Fargo Jewelry Advantage, PO Box 14517, Des Moines, IA 50306-3517 |

TOTAL: 22

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

| Date: Apr 22, 2023 | Signature: | /s/Gustava Winters | |
|--------------------|------------|--------------------|--|
| | | | |

CM/ECF NOTICE OF ELECTRONIC FILING

Name Email Address

Jack N Zaharopoulos

TWecf@pamd13trustee.com

John Matthew Hyams

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United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

| Information to identify the case: | | | | |
|-----------------------------------|--|---|--|--|
| Debtor 1: | David S. Clement | Social Security number or ITIN: xxx-xx-9104 | | |
| Dobtor 1. | First Name Middle Name Last Name | EIN: | | |
| Debtor 2: (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN: EIN: | | |
| United States Bank | cruptcy Court: Middle District of Pennsylvania | Date case filed for chapter: 13 4/18/23 | | |
| Case number: | 1:23-bk-00851-HWV | | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pace-uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | About Debtor 1: | About Debtor 2: |
|----|--|--|------------------------------------|
| 1. | Debtor's full name | David S. Clement | |
| 2. | All other names used in the last 8 years | | |
| 3. | Address | 409 Prince Street Harrisburg, PA 17109 | |
| | Dalata da attanzan | John Matthew Hyams | Contact phone 717–520–0300 |
| 4. | Debtor's attorney Name and address | Law Offices of John M. Hyams 2023 N 2nd St Harrisburg, PA 17102 | Email: jmh@johnhyamslaw.com |
| 5. | Bankruptcy trustee | Jack N Zaharopoulos | Contact phone 717–566–6097 |
| | Name and address | Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036 | Email: info@pamd13trustee.com |
| 6. | Bankruptcy clerk's office | | Hours open: |
| | Documents in this case may be filed at this address. | Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102 | Monday – Friday 9:00 AM to 4:00 PM |
| | You may inspect all records filed in this case at this office or online at | | Contact phone (717) 901–2800 |
| | pacer.uscourts.gov. | | Date: 4/20/23 |

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 1

Debtor David S. Clement Case number 1:23-bk-00851-HWV

7. Meeting of creditors Location: Debtor/Counsel: you will be emailed 6 days prior to the meeting date with the Debtors must attend the meeting to May 25, 2023 at 10:00 AM (by video conf.) be questioned under oath. In a joint Zoom link details. case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Any other party wishing to appear: You must email the Trustee's Office at Creditors may attend, but are not so, the date will be on the court docket. required to do so. info@pamd13trustee.com prior to the meeting and you will be emailed *** Valid photo identification and proof of social security number are required *** instructions. 8. Deadlines Filing deadline: 7/24/23 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 6/27/23 (except governmental units): Filing deadline: 10/15/23 Deadline for governmental units to file a proof of Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. 12. Exempt property You may inspect that list at the bankruptcy clerk's office or online at pacer uscourts gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to

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exemptions in line 8.